

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

Debtor(s)

Gregory A Robinson, Sr.

Valerie D. Robinson

dba Real Pro Rehabilitation Specialists

Chapter 13 Case # 09-19117-JNF

4th Amended Chapter 13 Plan

TERM OF PLAN **60 Months Original**
 51 Months Remaining

Plan Payment: Debtor(s) to pay monthly \$1,109.00

I. SECURED CLAIMS:

A. CLAIMS TO BE PAID THROUGH THE PLAN (Including Arrearage)

Creditor	Description of Claim	Amount of Claim
<u>Bank of America</u>	<u>2nd Mortgage Arrears (York)</u>	<u>\$ 1,234.00</u>
<u>Bank of America</u>	<u>1st Mortgage Arrears (Weybosset)</u>	<u>\$11,854.00</u>
Total secured to be paid through plan		<u>\$13,088.00</u>

B. CLAIMS TO BE PAID DIRECTLY TO CREDITORS (Not through Plan)

Creditor	Description of Claim
<u>Bank of America</u>	<u>1st and 2nd Mortgage (York)</u>
<u>Bank of America</u>	<u>1st Mortgage (Weybosset)</u>
<u>Harley Davidson</u>	<u>2008 Harley Davidson</u>

II. PRIORITY CLAIMS:

Creditor	Description of Claim	Amount of Claim
IRS	2007 Income Tax (12,178.00 @4% x 60 months)	<u>\$13,458.00</u>
DOR	2007 Income Tax	<u>\$ 0</u>
Total Priority Claims to paid Through Plan		<u>\$13,458.00</u>

A. Attorneys Fees (Paid through Plan)	\$ 0
---------------------------------------	------

Creditor	Description of Claim	Amount of Claim
		\$

Regular Unsecured Creditors receive 8.353% of their claims.

A. Regular Unsecured Claims: \$323,473.00

Creditor	Description of Claim	Amount of Claim
Total of A & B regular Unsecured Claims:		<u>\$323,473.00</u>

C. Multiply total by percentage \$ 27,022.00

Creditor	Description of Claim	Amount of Claim
None		\$

Total Amount of claims payable at 8.353% \$ 27,022.00

V. OTHER PROVISIONS

A. Liquidation of assets to be used to fund Plan:

B. Modification of Secured Claims: Set forth details of modification below or attach sheets. Information should include name of creditor and details explaining modification.

C. Pursuant to the requirements of 11 U.S.C., Sec. 1325 (b) (3), the provisions of BAPCPA and M.L.B.R., Sec. 13-4 (c), the Debtor(s) submit a 60 month commitment period plan.

D. Miscellaneous Provisions:

First mortgage arrears to Bank of America in the amount of \$6,283.00 in Paragraph I.(a) is eliminated. Dividend to unsecured creditors is increased from 6.41% to 8.353% and the monthly Chapter 13 Plan payment is increased from \$992.00 to \$1,109.00.

All secured lenders, their successors or assigns, shall be required to provide written monthly statements to the Debtor that outline the amount currently due and the application of funds received

CALCULATION OF PLAN PAYMENT:

A. Secured Claims (I-A Total):	<u>\$13,088.00</u>
B. Priority Claims: (II Total):	<u>\$13,458.00</u>
C. Administrative Claims (III Total)	<u>\$ 0</u>
D. Regular Unsecured Claims (IV-C)	<u>\$27,022.00</u>
E. Separately Classified Unsecured Claims	<u>\$</u>
F. Total of A, B, C, D & E	<u>\$53,568.00</u>
G. Total Cost of Plan including Trustee's Fee (Total ÷ .90)	<u>\$59,520.00</u>
H. Paid to Date	\$ 2,980.00
I. Divide Total Cost by Term of Plan (51)	\$56,540.00
and Round up to Nearest Dollar	<u>\$ 1,109.00</u>

Debtor shall commence making the payments proposed by this Plan within 30 days after the Plan is filed unless otherwise Ordered by this Court [11 U.S.C. §1326(a) (1)]

LIQUIDATION ANALYSIS

I. REAL ESTATE:

Address	Fair Market Value	Recorded Liens
<u>90 York Street, Canton</u>	<u>\$850,000.00</u>	<u>\$659,582.00</u>
Total Net Equity for Real Property:		<u>\$190,418.00</u>
Less Exemptions (Schedule C)		<u>\$190,418.00</u>
Available in a Chapter 7 Case		<u>\$ 0</u>

II. AUTOMOBILE (Year, Make and Model)

Description	Value	Liens	Exemption
2002 Ford	\$ 2,500.00	\$ 0	\$ 0
2007 Ford	\$18,000.00	\$21,212.00	\$ 0
2008 Harley	\$12,000.00	\$13,793.00	\$ 0
Net Equity:	<u>\$2,500.00</u>	Less Exemptions	<u>\$ 7,000.00</u>
		Available in a Ch. 7	<u>\$ 1,800.00</u>

III. OTHER EXEMPTIONS (Itemize as necessary)

Description	Value	Exemption
<u>See Scheduled B & C</u>	<u>\$9,600.00</u>	<u>\$ 5,500.00</u>
	Available in a Ch. 7	<u>\$ 4,100.00</u>
Total		<u>\$ 5,900.00</u>

SUMMARY (Total amount available in a Chapter 7) \$ 7,328.00
Additional comments regarding liquidation analysis:

Pursuant to the Joint Procedural Order, Debtor/Counsel are required to serve a copy of this Plan upon the Chapter 13 Trustee, all creditors and interested parties and to file a Certificate of Service accordingly.

/s/Joseph P. Foley
Joseph P. Foley, Esq.
98 North Washington Street
Suite 104
Boston, MA 02114
(617) 437-7774

dated July 8, 2010

/s/Gregory A. Robinson, Sr.
Gregory A. Robinson, Sr.
Debtor

dated July 8, 2010

/s/Valerie D. Robinson
Valerie D. Robinson
Joint Debtor

dated July 8, 2010

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

Debtor(s)

Gregory A Robinson, Sr.

Valerie D. Robinson

dba Real Pro Rehabilitation Specialists

Chapter 13 Case # 09-19117-JNF

Certificate of Service

I, Joseph P. Foley, attorney for the Debtors, hereby certify that on July 8, 2010, I served a copy of the 4th **Amended Chapter 13 Plan**, first class postage prepaid, to the Chapter 13 Trustee Carolyn A. Bankowski, P.O. Box 8250, Boston, Massachusetts, 02114, and all creditors on the attached service list.

June 1, 2010

Respectfully submitted by
Counsel for the Debtor

/s/ Joseph P. Foley
Joseph P. Foley Esq.
98 North Washington Street
Suite 104
Boston, MA. 02114
(617) 437-7774
BBO# 173560

BAC Home Loans Servicing, LP
Korde & Associates
321 Billerica Road
Suite 210
Chelmsford, MA 01824

BAC Home Loans Servicing, LP
c/o Prober, & Raphael, a Law Corp.
20750 Ventura Blvd., Suite 100
Woodland Hills, CA 91364

HSBC Bank Nevada, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Road, Suite #200
Tucson, AZ 85712

Hitachi Capital America Corp.
800 Connecticut Avenue
Norwalk, CT 06854

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131

Andrea Goldman
305 Walnut Street
Newtonville, MA 02460

Asset Acceptance LLC
PO Box 2036
Warren MI 48090

BAC Home Loans Servicing LP
7105 Corporate Drive
Payment Mail Stop PTX-B-209
Plano, TX 75024-1319

BAC Home Loans Servicing, LP
2270 Lakeside Boulevard
Mail Stop: R-A-3-118
Richardson, TX 75082

BMW Bank
Customer Service
PO Box 3608
Dublin, OH 43016

Bank of America
101 N. Tryon St.
Charlotte, NC 28255

Bank of America
P.O. Box 15027
Wilmington, DE 19850

Bank of America
P.O. Box 15184
Wilmington, DE 19850

Bank of America
P.O. Box 21848
Greensboro, NC 27420

Bank of America
P.O. Box 5170
Simi Valley, CA 93062

Bank of America, N.A.
P. O. Box 26012
NC4-105-03-14
Greensboro, NC 27420

Bracco
90 Carando Drive #1
Springfield, MA 01104

Bradco Supply Corp.
90 Carando Drive, Ste #1
Springfield, MA 01104

CI Paints
15885 W Sprague Road
Strongsville, OH 44136

Citi Bank
707 E 60th St N
Sioux Falls, SD 57104

Citibank South Dakota NA
DBA
4740 121st St
Urbandale, IA 50323

Citizens Bank
P.O. Box 18204
Bridgeport, CT 06601

FIA CARD SERVICES, N.A.
ATTN MR. BK
1000 Samoset Drive
DE5-023-03-03
Newark, DE 19713

FIA CARD SERVICES, NA AS SUCCESSOR IN INTEREST TO
BANK OF AMERICA, NA AND MBNA AMERICA BAN
1000 Samoset Drive
DE5-023-03-03
Newark, DE 19713

FIA Card Services NA aka Bank of America
By PRA Receivables Management, LLC
PO Box 12907
Norfolk VA 23541

First Equity
P.O. Box 84075
Columbus, GA 31901

First Equity Card
C/O Creditors Bankruptcy Service
P.O. Box 740933
Dallas, TX 75374

Ford Motor Credit
PO Box 542000
Omaha, NE 68154

General Electric Capital Corp.
1010 Thomas Edison Blvd SW
Cedar Rapids, MI 52404

Guitar Center Retail Services
P.O. Box 15521
Wilmington, DE 19850

HSBC BANK NEVADA, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Road, Suite #200
Tucson, AZ 85712

Harley Davidson
751 North Main St.
West Bridgewater, MA 02379

Home Depot
P.O. Box 653002
Dallas, TX 75265

Home Depot
P.O. Box 689147
Des Moines, IA 50368

Ingersoll Rand/
GE Capital
PO Box 6229
Carol Stream, IL 60197

Ingersoll Rand/GE Capital
PO Box 6229
Carol Stream, IL 60197

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Internal Revenue Service
Special Procedures
P.O. Box 9112
Boston, MA 02203-

Jordan Furniture
c/o HSBC Services
P.O. Box 15521
Wilmington, DE 19850

Massachusetts Department of Revenue
Bankruptcy Unit
100 Cambridge Street
P.O. Box 9564
Boston, MA 02114

Morisi & Oatway, P.C.
730 Hancock Street
Quincy, MA 02170

National Capital Management, LLC
8245 Tournament Drive, Suite 230
Memphis, TN 38125

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
PO Box 12914
NORFOLK VA 23541

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

The Bank of New York Mellon
7105 Corporate Drive, PTX-B-200
Plano, TX 75024

The Glidden Company
d/b/a ICI Paints
15885 Wes Sprague Road
HQW Room# A105
Strongsville, OH 44136

Yes LLC/United Waste Mgt
155 Bodwell Street
Avon, MA 02322

Gregory A. Robinson Sr.
90 York Street
Canton, MA 02021

Valerie D. Robinson
90 York Street
Canton, MA 02021